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3
4 BEFORE THE INSURANCE COMMISSIONER
5 OF THE STATE OF WASHINGTON
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7 In the Matter of

No. G02-45

8 THE APPLICATION REGARDING
9 THE CONVERSION AND
10 ACQUISITION OF CONTROL OF
11 PREMERA BLUE CROSS AND
12 ITS AFFILIATES

PRE-FILED DIRECT TESTIMONY
OF EDWARD A. GOLD

13 I, Edward A. Gold, do hereby declare that the following facts are personally
14 known to me and, if called upon to do so, I would testify to them.

15 1. I am now, and at all times pertinent herein was, a citizen of the United
16 States and a resident of the District of Columbia, over the age of eighteen (18) years,
17 and competent to testify in a court of law.

18 2. I am a Director of PricewaterhouseCoopers LLP (PwC). PwC contracted
19 with the OIC Staff to assist in the analysis and evaluation of the application submitted
20 by Premera.

21 3. I have attached to this instrument as Exhibit "S-25" a copy of my current
22 curriculum vitae that summarizes my credentials and expertise.

23 4. In connection with PwC's obligations under its contract with the OIC
24 Staff, I participated in preparing several reports pertaining to my areas of expertise
which contain my opinions and conclusions. I have attached to this instrument as

1 Exhibit "S-20" a copy of a final report containing my opinions and conclusions entitled
2 "Economic Impact Analysis of the Proposed Conversion of Premera Blue Cross for the
3 State of Washington" dated October 27, 2003 in the preparation of which I participated.

4 5. My responsibility in the preparation of Exhibit "S-20" was, and therefore
5 my testimony is, limited to participation in the preparation of pages 87 to 99 and the
6 sections of the Executive Summary and Conclusions chapters that relate to pages 87 to
7 99.

8 6. Exhibits "S-20," and "S-25," are incorporated herein as if set forth
9 verbatim.

10 I declare under penalty of perjury under the laws of the State of Washington
11 that the foregoing is true and correct.

12 Dated March 29, 2004 at Washington, District of Columbia.

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15 EDWARD A. GOLD
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